



DEPARTMENT OF THE ARMY
U.S. ARMY NONAPPROPRIATED FUND BENEFITS OFFICE
P.O. BOX 100057
ARLINGTON, VA 22210-3057

October 2008

Dear Army Nonappropriated Fund Retiree:

The materials in this packet pertain to your participation in the DOD Uniform Health Benefit Plan (DODHBP) in which you are currently enrolled. Please review these materials carefully.

This packet includes useful information about your health insurance, including a 2009 Update Brochure, new Summary of Benefit Charts, a plan brochure and your 2009 Wellness Planning Calendar. Please review these materials carefully, because there are some important benefit changes to the Health Benefit Plan, including increased dental benefits and increase benefits for treatment of developmental delays, including autism. Please note the features which will assist you in managing care for your family through Aetna Navigator and the introduction of the Dental Medical Integration Program. Because of the responsible manner in which you use your Health Benefit Plan, we were able to add these enhancements with only a minor impact on your cost share.

We are pleased to announce that premiums for 2009 will increase only 6.5% for medical, with no increase for optional dental. With health care costs increasing more than 10% each year, this modest increase continues an eight year trend of exceptional Plan performance, during which benefits have increased while cost increases have been minimized. For 2009, the retiree/employer share split will continue at 30% for retiree and 70% for employer. Your monthly premium rates for 2009 will be:

Single no dental \$125.49

Family no dental \$291.96

Single with dental \$133.18

Family with dental \$310.13

The monthly deduction from your annuity will be automatically adjusted to reflect the new premium rates. If you submit your payment directly to the Employee Benefits Office, your invoice will be adjusted, accordingly.

Should you have any questions concerning the DODHBP or these changes for 2009, you may call the NAF Employee Benefits Office on our toll free number, 877-384-2340.

Sincerely,

Ronald R. Courtney
Chief, NAF Employee Benefits
Human Resources Directorate